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# Public Service Loan Forgiveness FAQ

Have unanswered questions about the Public Service Loan Forgiveness (PSLF) Program? Get in-depth information here.

## General Information

Our "[Public Service Loan Forgiveness page](#)" has basic information and answers to common questions about the program. On this FAQ page, you'll find more detailed questions and answers.

### Public Service Loan Forgiveness (PSLF) Help Tool and Combined PSLF Form

There's now one combined form to certify your employment, apply for PSLF, or apply for Temporary Expanded PSLF. [And our enhanced tool](#) will help you complete the form required for this program. Learn more and give it a try!

## General Information

### Are loan amounts forgiven under PSLF considered taxable by the IRS?

No. According to the Internal Revenue Service (IRS), student loan amounts forgiven under PSLF aren't considered income for tax purposes. For more information, check with the IRS or a tax advisor.

### Does my income level determine my eligibility for PSLF?

There is no income requirement to qualify for PSLF. However, since your required monthly payment amount under most of the qualifying PSLF repayment plans is based on your income, your income level over the course of your public service employment might be a factor in determining whether you have a remaining loan balance to be forgiven after making 120 qualifying payments.

### Can I be certain that the PSLF Program will exist by the time I have made my 120 qualifying payments?

We can't make any guarantees about the future availability of PSLF. The PSLF Program was created by Congress, and Congress could change or end the PSLF Program.

## Qualifying Employer

### What counts as a government employer for the PSLF Program?

Any U.S. federal, state, local, or tribal government agency is considered a government employer for the PSLF Program. This includes employers such as the U.S. military, public elementary and secondary schools, public colleges and universities, public child and family service agencies, and special governmental districts (including entities such as public transportation, water, bridge district, or housing authorities).

A government contractor isn't considered a government employer.

You can visit our [Public Service Loan Forgiveness \(PSLF\) Help Tool](#), which will help you determine if an employer is considered a qualifying employer under the PSLF Program.

**Note:** Service as an elected member of the U.S. Congress is not qualifying employment for PSLF.

### **Which not-for-profit organizations qualify as eligible employers for the PSLF Program?**

Eligible not-for-profit organizations include

- an organization that is tax-exempt under section 501(c)(3) of the Internal Revenue Code, and
- an organization that is not tax-exempt under section 501(c)(3) of the Internal Revenue Code, but that provides a qualifying service.

However, if the organization is a labor union or a partisan political organization, it isn't an eligible PSLF employer. In addition, if you perform religious activities as part of your job, there are limitations on your ability to have your employment qualify for PSLF.

Eligible not-for-profit organizations include most private elementary and secondary schools, private colleges and universities, and thousands of other organizations. Your employer can tell you if it is a not-for-profit organization and what its tax status is.

You can also visit our [PSLF Help Tool](#), which will help you determine if an employer is considered a qualifying employer under the PSLF Program.

A not-for-profit organization that is not exempt under section 501(c)(3) of the Internal Revenue Code must provide one of the following public services:

- Emergency management
- Military service: service on behalf of the U.S. armed forces or the National Guard
- Public safety
- Law enforcement: crime prevention, control or reduction of crime, or the enforcement of criminal law
- Public [interest](#) law services: legal services provided by an organization that is funded in whole or in part by a U.S. federal, state, local, or tribal government
- Early childhood education: includes licensed or regulated childcare, Head Start, and state-funded prekindergarten
- Public service for individuals with disabilities and the elderly
- Public health: includes nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the [Bureau of Labor Statistics](#) [↗](#)
- Public education
- Public library services
- School library or other school-based services

**I'm employed full-time by a qualifying not-for-profit organization, but my job duties include religious activities. Does my employment qualify for PSLF?**

It depends on how much of your job is related to religious activities. When determining whether you are a full-time employee for PSLF, your employer may not include the time you spend participating in religious instruction, worship services, or any form of proselytizing.

**What determines whether I am considered to be an employee of a qualifying employer?**

If a qualifying employer hired you, pays you, and sends you a Form W-2 (Wage and Tax Statement) at the end of each tax year, you are employed by the qualifying employer.

On the other hand, if you were hired by a government contractor and the contractor issues your Form W-2, you are employed by the contractor. In this case, although you may be doing work for a qualifying employer (a government agency), you are not an employee of the qualifying employer.

**What types of public service jobs will qualify me for [loan forgiveness](#) under the PSLF Program?**

The specific job that you perform doesn't matter, as long as you're employed by a qualifying employer. For example, if you're a full-time employee of a public school system, your employment would meet the requirements for PSLF, regardless of your position (teacher, administrator, support staff, etc.).

**I am a teacher who does not teach over the summer break. If I make payments during the summer, do those payments count toward PSLF?**

Payments you make during the summer will count if you have a contract for an employment period of at least eight months and you work an average of 30 hours per week during that period, and if your employer still considers you to be employed full-time during the summer break. Of course, the payments must otherwise meet all PSLF requirements. In this circumstance, your employer should include the dates of the summer break when reporting your dates of employment on the [PSLF form](#), even though you aren't actually teaching during that period.

**I'm working for more than one employer during the same period of time, but I'm not employed by either on a full-time basis. Will my combined employment be considered full-time for PSLF?**

Yes, as long as the combined number of hours you work for each employer equals at least 30 hours per week. Each employer must be a qualifying employer for the employment to be included in determining whether you are employed on a full-time basis. For example, if you worked for one qualifying employer for 10 hours per week and you concurrently worked for a second qualifying employer for 20 hours per week, this would meet the 30 hours per week requirement.

**I'm employed full-time by a company that is doing work for a qualifying PSLF employer under a contract. However, the company that I work for is not a qualifying PSLF employer. Does this employment qualify for PSLF?**

No. You must be employed full-time by a qualifying employer. This means that many government contractors won't qualify for PSLF.

**I know that employment with a public school qualifies for PSLF. What about employment with a private school?**

Most private elementary and secondary schools, and private colleges and universities, are not-for-profit organizations. If a private school has this status, it would qualify as a qualifying employer. However, a private school, college, or university that operates for profit is not a qualifying employer.

**Can I receive PSLF if I have more than one employer over the course of 10 years?**

Yes. However, you must submit a [PSLF Form](#) showing that you were employed full-time by a qualifying employer at the time you made each of the required 120 payments.

**If I'm employed by a 501(c)(3) organization, but I work outside the United States, would the employment qualify under the PSLF program?**

Yes. Full-time employees of 501(c)(3) organizations may perform their work anywhere.

**I'm a full-time employee of a foreign not-for-profit organization that is not a 501(c)(3) organization, but it provides a qualifying public service. Will my employment with this not-for-profit organization qualify for PSLF?**

It depends on whether the organization operates in the United States.

If the organization operates in the U.S., your employment would qualify for PSLF purposes. If the organization does not operate in the U.S., your employment does not qualify.

**Does employment by a foreign government or international, intergovernmental organization (such as the United Nations, Organization for Economic Cooperation and Development, Organization of American States, North Atlantic Treaty Organization) qualify for PSLF?**

No. Only U.S. federal, state, local, and tribal government organizations, agencies, or entities are qualifying employers for purposes of PSLF. However, if you work for a U.S. delegation to an international, intergovernmental organization, such as the U.S. mission to the United Nations, your employment qualifies because your employer is the U.S. government.

**I'm employed full-time by a qualifying employer in one of the islands that have a legal relationship with the U.S. Will that employment qualify for PSLF purposes?**

Yes. American Samoa, the Commonwealth of Puerto Rico, Guam, the Virgin Islands, the Commonwealth of the Northern Mariana Islands, the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau are considered part of the U.S. for PSLF.

**Does full-time volunteer service for a qualifying employer count toward PSLF?**

No. Unless you are an AmeriCorps or Peace Corps volunteer, you must be a full-time employee who is hired and paid by a qualifying employer.

**I am serving a fellowship with a qualifying employer. Does this qualify for PSLF?**

It depends on the terms of your fellowship. It would qualify only if you are considered an employee who is hired and paid by the qualifying employer where you are serving the fellowship.

**Are vacation and leave periods considered when determining whether I am a full-time employee?**

Vacation or leave time provided by your employer is counted as hours worked in determining whether you are a full-time employee. This includes leave taken for a qualifying condition under the *Family and Medical Leave Act of 1993*.

**I'm the only official who can certify my employment. Can I certify my own qualifying employment?**

Yes, you may certify your own employment if you are the only employee of the organization who can do so. However, we will request additional documentation concerning your employment, such as earnings statements, IRS W-2 forms, your application for tax-exempt status, or any other documentation required to be filed with the IRS on a periodic basis regarding the activities of the organization.

**What if I make my last qualifying payment while working for a qualifying employer, but then leave that job to work for a for-profit corporation before applying for the PSLF benefit. Am I still eligible for PSLF?**

No. To be eligible for forgiveness after making 120 qualifying payments, you must be employed full-time by a qualifying employer at the time you make each qualifying payment, at the time you apply for loan forgiveness, and at the time you receive loan forgiveness. Therefore, if you leave your job at a qualifying employer after meeting the PSLF eligibility requirements but before you apply for loan forgiveness, you will not be eligible for forgiveness since you must be working for a qualifying employer at the time you apply for and receive forgiveness. However, you could regain eligibility if you later find full-time employment at another qualifying employer and then apply for loan forgiveness.

**I genuinely work for a qualifying organization, but another organization generates my IRS Form W-2 under a contract with the qualifying organization. Does my employment qualify for PSLF?**

Yes. If the organization that issues your W-2 is doing so only under an agreement to provide payroll or other administrative services for the qualifying organization, and the qualifying organization considers you to be an employee of that organization, then your employment qualifies for PSLF.

When certifying your employment, you should provide information about the qualifying organization you work for, not the organization that issues your W-2. An official of the qualifying organization should certify your employment.

If asked to submit documentation of your employment, such as a W-2, the qualifying organization and the other organization should write a joint letter explaining the employment arrangement between the qualifying organization and the other organization, and confirm in the letter that you are considered to be an employee of the qualifying organization.

**I am an employee of an organization that is wholly owned by a not-for-profit organization. The organization I work for is not a not-for-profit organization, itself, but the not-for-profit organization that owns it treats my organization as a “disregarded entity” under Internal Revenue Service rules. Is my organization considered to be a not-for-profit organization for the purposes of PSLF?**

Yes. If you are an employee of an organization that is a disregarded entity of a not-for-profit organization under Internal Revenue Service rules, then, for the purposes of PSLF, your organization is a not-for-profit organization regardless of how it is organized under state law (for example, as a Limited Liability Company).

If your organization is a disregarded entity of a 501(c)(3) organization, then it will automatically qualify. However, if your organization is a disregarded entity of another type of federally tax-exempt organization, such as a 501(c)(4) organization or a 501(c)(6) organization, then your organization must also provide a qualifying service to be considered a qualifying employer.

Authorized officials certifying employment for a disregarded entity should answer questions about your employer using the status of the disregarded entity. For example, if you are employed by an organization that is organized as Limited Liability Company under state law, but the organization is disregarded entity of a 501(c)(3) organization, then the authorized official should certify that you are employed by a 501(c)(3) organization.

## Eligible Loans

**I made qualifying PSLF payments on my Direct Loans and then consolidated those loans. Do the payments I made before [consolidation](#) still count toward PSLF?**

No. If you make qualifying PSLF payments on a [Direct Loan](#) and then consolidate that loan, you'll lose credit for the PSLF payments. You'll need to start over and make 120 qualifying payments on the new [Direct Consolidation Loan](#). For this reason, if you've made qualifying PSLF payments on your Direct Loans and you're thinking of consolidating those loans into a Direct Consolidation Loan along with loans you received under other [federal student loan](#) programs, you should leave your Direct Loans out of the consolidation and consolidate only your loans from other federal student loan programs.

**Are private education loans eligible for PSLF?**

No. Private education loans aren't eligible for PSLF and can't be consolidated into a Direct Consolidation Loan.

**Are Direct Loans that are in [default](#) eligible for PSLF?**

No. Defaulted Direct Loans are not eligible for PSLF. However, a defaulted loan may become eligible for PSLF if you resolve the default. [Learn how to get your loan out of default.](#)

**Can my and my spouse's joint consolidation loan from the [Federal Family Education Loan \(FFEL\) Program](#) be consolidated into a Direct Consolidation Loan so that one or both of us can qualify for PSLF?**

No. The law no longer permits joint consolidation loans to be made, so joint FFEL Consolidation Loan borrowers can't jointly reconsolidate their FFEL Consolidation Loan into a Direct Consolidation Loan. Also, you can't individually reconsolidate your joint FFEL Consolidation Loan into a new Direct Consolidation Loan to take advantage of PSLF.

### **I have a joint Direct Consolidation Loan that I obtained with my spouse. Can we receive PSLF?**

Yes, but to receive forgiveness of the entire remaining balance of the loan—after making 120 qualifying payments—both you and your spouse must have been employed full-time by a qualifying employer at the time each payment was made. If only one of you met the employment requirement, only the portion of the remaining balance attributable to the original loans of that individual would be forgiven.

For example, if you were employed full-time by a qualifying employer when each of the required 120 payments was made, but your spouse never worked for a qualifying employer or worked for a qualifying employer only when some of the payments were made, the amount forgiven after the 120th qualifying payment would be the remaining balance of the loan attributable to the loans you originally received that were paid off by the joint consolidation loan. Both you and your spouse would remain responsible for repaying the remaining balance of the loan that is attributable to the loans your spouse originally received.

You can't receive forgiveness of a joint Direct Consolidation Loan by combining payments made while only you met the employment requirement with payments made while only your spouse met the employment requirement.

For example, if only you were working for a qualifying employer when 80 payments were made and only your spouse was working for a qualifying employer when 40 payments were made, the payments cannot be combined to count as 120 qualifying payments that would make the loan eligible for PSLF.

### **Are Direct PLUS Loans eligible for PSLF?**

Yes. Direct PLUS Loans are made to graduate or professional students and to parents of dependent undergraduate students. Like other Direct Loans, Direct PLUS Loans are eligible for PSLF. However, there are additional factors to consider if you are a parent who has taken out a [PLUS loan](#).

First, your PSLF eligibility is based on your qualifying employment, not on the employment of the [dependent student](#) on whose behalf you borrowed.

Second, PLUS loans made to parents may not be repaid under any of the income-driven repayment plans, the repayment plans that are best for borrowers seeking PSLF. However, if you consolidate a PLUS loan that you took out on behalf of your child, you may then repay the new Direct Consolidation Loan under an income-driven repayment plan called the Income-Contingent Repayment Plan. You can't repay under the Revised Pay As You Earn, Pay As You Earn, or Income-Based Repayment plans.

Note: PLUS loans made to graduate and professional students (as well as Direct Consolidation Loans that repaid PLUS loans made to graduate and professional students) may be repaid under any of the income-driven repayment plans.

## **Qualifying Payments**

### **Do I need to make consecutive payments to qualify for PSLF?**

No. The 120 payments do not have to be consecutive payments. For example, if you have a period of employment with a non-qualifying employer, you won't lose credit for prior qualifying payments you made. However, a payment can be counted only if you are employed full-time by a qualifying employer at the time you make the payment.

### **If I pay more than my scheduled monthly student loan payment amount, can I get PSLF sooner than 10 years?**



No. You must make payments to cover 120 separate monthly obligations. Paying extra won't make you eligible to receive PSLF sooner.

You may prepay, or make lump-sum payments, which would apply to future months, for up to 12 months, or when your next [income-driven repayment \(IDR\) plan](#) is due. For example, if you recertified your IDR and your monthly payment was \$100, but you paid \$1200 for the first month's payment, that payment would count as 12 separate payments for that year. You would not need to make another payment until the next 12-month cycle. These payments would count as qualifying payments towards PSLF forgiveness once you certified your eligible employment for the 12-month period.

For the prepayment to qualify for subsequent months, you must

- pay an amount to fully satisfy future billed amounts for each month you wish to prepay within a 12-month period;
- make one or more prepayments that pay your loan ahead (if you are on an IDR plan, you may not prepay past your next annual recertification date— your annual recertification period is the 12-month time period when your payments are based on your income); and
- have qualifying employment that covers the due date for each month you prepay.

Note: Multiple prepayments made within the same year will not afford you more than 12 months of qualifying payments.

**If I return to school and qualify for an in-school [deferment](#) on my Direct Loans that are in repayment, can I decline the deferment and make qualifying PSLF payments while I'm in school?**

Yes. You can decline an in-school deferment on your loans that are in repayment status and make qualifying payments on those loans while you are in school. In this case, you must contact your servicer and request that the in-school deferment be removed. Remember, in order for your payments to qualify for PSLF, you must be employed full-time by a qualifying employer while you attend school.

**Note:** If you receive new Direct Subsidized Loans or Direct Unsubsidized Loans when you return to school, you won't be able to make qualifying PSLF payments on those loans while you are in school. Any new Direct Subsidized Loans or Direct Unsubsidized Loans you receive won't enter repayment until the end of the six-month [grace period](#) after you leave school. Although you could voluntarily make payments on your new Direct Subsidized Loans and Direct Unsubsidized Loans while you are in school or during your grace period, those payments wouldn't count toward PSLF.

**Can I waive the six-month grace period on my Direct Subsidized Loans and Direct Unsubsidized Loans and begin making qualifying PSLF payments early?**

No. The law that governs the Direct Loan Program does not allow borrowers to waive the grace period on Direct Subsidized Loans and Direct Unsubsidized Loans. You cannot begin making qualifying PSLF payments until after your loans have entered repayment at the end of the grace period. Any payments you make on a loan during the grace period will not count toward PSLF. However, if you want to immediately begin making qualifying payments on your federal student loans as soon as you leave school, you may consolidate your loans into a Direct Consolidation Loan during your grace period and enter repayment right away.

**I'm thinking of serving as a Peace Corps or AmeriCorps volunteer and plan to request a deferment or [forbearance](#) on my Direct Loans. If I'm not making payments during my service period, can I receive credit toward PSLF?**

If you receive a deferment or forbearance during your volunteer service, you can use the transition payment you receive after completing your Peace Corps service—or the Segal Education Award you may receive after AmeriCorps service—to make a lump-sum payment on your Direct Loans and receive credit for a certain number of payments for PSLF. This number is determined by dividing the amount of your lump-sum payment by your scheduled full monthly payment amount, for a credit of no more than 12 qualifying monthly payments. This benefit is available to you only one time for Peace Corps service and one time for AmeriCorps service.

However, you could choose to make qualifying PSLF payments under an income-driven repayment (IDR) plan during your service period. For some borrowers performing volunteer service, the required monthly payment amount under an IDR plan may be as low as \$0.

If you do not request a deferment or forbearance and instead make payments under an income-driven repayment (IDR) plan during your Peace Corps or AmeriCorps service and that service lasts longer than 12 months, you could possibly receive credit for a larger number of qualifying PSLF payments than you would if you received a deferment or forbearance and then used your Peace Corps transition payment or Segal Education Award to make a lump-sum payment on your Direct Loans. This is because you can receive credit for a maximum of only 12 qualifying payments if you make the lump-sum payment, but each payment you make under the IDR plan (including a scheduled payment amount of \$0) while you are serving as a full-time Peace Corps or AmeriCorps volunteer counts as a qualifying PSLF payment if it meets all of the requirements.

**I'm receiving student loan repayment benefits through one of the U.S. Department of Defense's Student Loan Repayment programs. Do those payments count toward PSLF?**

For each lump-sum payment made by the U.S. Department of Defense (DOD) toward your Direct Loans as part of one of the student loan repayment programs it administers, you will receive credit for up to 12 qualifying payments for PSLF. The number of payments for which you receive credit is determined by dividing the amount of the lump-sum payment by your scheduled full monthly payment amount. This benefit is available only for lump-sum payments made on or after July 1, 2016.

**If my scheduled monthly payment under an income-driven repayment plan is \$0, does each month during which my payment is \$0 count toward the required 120 separate, monthly payments?**

Yes. Any month when your scheduled payment under an income-driven repayment plan is \$0 will count toward PSLF if you also are employed full-time by a qualifying employer during that month.

**If I make partial payments more frequently than monthly (for example, twice each month, when I get paid), will my payments count toward PSLF?**

If you make multiple partial payments that total at least your monthly payment amount, and you make those payments no later than 15 days after the scheduled payment due date for that month's payment, the series of partial payments will count as a one qualifying payment for PSLF.

For example, if your required monthly payment is \$200 and you make two \$100 payments no later than 15 days after your due date, you would receive credit for one qualifying payment.

## **Qualifying Repayment Plans**

**I'm repaying my Direct Consolidation Loan under the Standard Repayment Plan. Does that plan qualify for PSLF?**

Generally, no. The Standard Repayment Plan for Direct Consolidation Loans is not the same repayment plan as the 10-Year Standard Repayment Plan, and payments made under the Standard Repayment Plan for Direct Consolidation Loans do not usually qualify for PSLF purposes.

Under the Standard Repayment Plan for Direct Consolidation Loans, the maximum repayment period varies from 10 years to 30 years, depending on the amount of the consolidation loan and the amount of your other education loan debt. This longer repayment period generally results in a lower monthly payment than the monthly payment amount required under the 10-Year Standard Repayment Plan. Payments made under the Standard Repayment Plan for Direct Consolidation Loans would qualify for PSLF purposes only if the maximum repayment period was set at 10 years, and that would be the case only if the total amount of the consolidation loan and your other education loan debt was less than \$7,500.

If you are seeking PSLF, the best option would be to repay your Direct Consolidation Loan under an income-driven repayment plan.



**What other Direct Loan repayment plans would give me a monthly payment that is at least equal to the payment that would be required under a 10-Year Standard Repayment Plan?**

Under the Graduated Repayment Plan, payments start out lower and then gradually increase, generally every two years. Therefore, payments made during the later portion of the repayment period under the Graduated Repayment Plan may in some cases equal or exceed the payment amount that would be required under a 10-Year Standard Repayment Plan, and these payments would count for PSLF.

**If I'm repaying my Direct Loans under the PAYE or IBR Plan and my monthly payments are no longer based on my income, will my payments continue to count for PSLF?**


Yes. Although you'll always initially have a payment based on your income in the Pay As You Earn (PAYE) and Income-Based Repayment (IBR) plans, under certain circumstances your monthly payment under those plans may no longer be based on income. However, your monthly payments will continue to qualify for PSLF if you remain on the PAYE or IBR plan.

**I'm in the process of rehabilitating a defaulted Direct Loan. Will my rehabilitation payments count toward PSLF?**


No. Payments made to rehabilitate a defaulted Direct Loan do not qualify for PSLF.

## **PSLF Process**

**After I submitted the PSLF form, I was notified that I now have a new servicer for my federal student loans. Why did my servicer change?**


The [PSLF servicer](#)  administers PSLF for all Direct Loan borrowers. As a result, if you submit a [PSLF form](#) and the PSLF servicer determines that your employment qualifies, all of your Direct Loans as well as any of your FFEL Program loans that are held by the U.S. Department of Education will be transferred to the PSLF servicer.

**What kind of documentation do I need to keep to show that I worked for a qualifying PSLF employer while making the required 120 payments on my Direct Loan(s)?**

The [PSLF servicer](#)  will confirm that your employer is a qualifying employer based on the information provided on the [PSLF form](#) that you submit. In some cases, the PSLF servicer may require additional documentation about your qualifying employment. Therefore, you should keep records that identify your employer, show your dates of employment with that employer, confirm that you were a full-time employee, and demonstrate that your employer meets the definition of a qualifying employer. For example, documents that would support your employment are IRS W-2 forms and pay stubs. You should retain as many documents supporting your qualifying employment as possible.

You should submit the [PSLF form](#) (and additional documentation, as required) on a regular basis, and keep copies for your records.

**When I'm ready to submit my loan forgiveness form, do I need to submit any other documents to the PSLF servicer?**

Yes. Even if you submitted [PSLF forms](#) to the [PSLF servicer](#)  during the entire period when you were making your 120 qualifying payments, you will need to show that you are employed full-time with a qualifying employer at the time you submit your final [PSLF form](#). The PSLF form will include an employment certification section that must be completed by the qualifying employer where you are employed at the time you submit the form.

If you did not submit any PSLF forms to certify your employment prior to applying for PSLF, or if you submitted forms for only some of your employers or for only a portion of your period of qualifying employment, you will need to provide one or more PSLF forms, as necessary, to cover your entire period of qualifying employment (including your current employment) at the time you apply for PSLF.


**I made some qualifying payments, but I no longer work for a qualifying employer and do not think I will work in qualifying employment again. Can I receive partial forgiveness based on the number of qualifying payments that I made?**

No. There is no partial loan forgiveness. To receive PSLF, you must make all 120 qualifying payments while working for a qualifying employer.

**When I submit my form for loan forgiveness after making the required 120 qualifying payments, how long will it take to process my form and forgive my remaining loan balance?**

Processing times will vary depending on factors such as whether you previously submitted documentation of employment for review or submitted documentation only at the time you applied for loan forgiveness, the number of your employers, any gaps in your employment or payment history, and any required follow-up.

If you periodically submitted the [PSLF form](#) so that your eligibility could be tracked while you were making the required 120 payments, your form for loan forgiveness will likely be processed more quickly.

Once the [PSLF servicer](#)  has received all of the documentation needed to determine whether you qualify for loan forgiveness, you will be notified. You are not required to continue making payments on your loans during the period when your loan forgiveness form is being processed. However, if you want to continue making payments, you may indicate this on your [PSLF form](#).

**What will happen if my PSLF form is approved?**


If your [PSLF form](#) is approved for forgiveness, you will be notified that the entire remaining balance of your eligible Direct Loans will be forgiven, including all outstanding interest and principal. If you made payments after your 120th qualifying payment, those payments will be treated as overpayments and refunded to you.

**What will happen if my PSLF form is denied?**


If we determine that you are not eligible for loan forgiveness, you will be notified of this determination and will be provided with the reason(s) you were determined to be ineligible. You will then be required to resume making payments on your loans according to the terms of your [Master Promissory Note](#).



If you do not qualify for forgiveness, interest that accrued (accumulated) during the period when your form was being evaluated (and you were not required to make payments on your loans) may be capitalized.

[Capitalization](#) means that we add accrued interest to the unpaid [principal](#) amount of your loan. Capitalization increases the unpaid principal balance of your loan, and we will then charge interest on the increased principal amount.

Note: Sometimes you may be able to submit documentation or make additional qualifying payments to resolve the circumstances of the denial for PSLF. In some cases, you may be eligible for consideration under the [Temporary Expanded PSLF Program](#). If you meet these requirements, then you will be evaluated for TEPSLF eligibility under the expanded list of qualifying repayment plans for TEPSLF. Contact the [PSLF servicer](#)  to discuss this option.

**I received a letter from the PSLF servicer saying that my loans, employment, or some or all of my payments don't qualify toward PSLF. What do I do if I think my loans, employment, or payments do qualify?**

Carefully read the letter, including the description of the eligibility requirements, to understand why your loans, employment, or payments didn't qualify for PSLF. [Review the relevant sections of our PSLF page](#). If you still have questions, contact the [PSLF servicer](#)  at 1-855-265-4038.

After you understand why the [PSLF servicer](#)  believes that your loans, employment, or payments don't qualify for PSLF, you can always submit additional information showing that your loans, employment, or payments do in fact qualify for PSLF. The [PSLF servicer](#)  will reconsider its decision based on that additional information.

**If I receive loan forgiveness under the federal Teacher Loan Forgiveness Program after completing five years of qualifying teaching service, will I also be able to qualify for PSLF?**

Yes. However, you can't receive a benefit under both the [Teacher Loan Forgiveness Program](#) and PSLF for the same period of teaching service. For example, if you make payments on your loans during your five years of qualifying employment for Teacher Loan Forgiveness and then receive loan forgiveness for that service, the payments you made during that five-year period will not count toward PSLF.

**If I'm employed by a qualifying employer and receive a student loan repayment benefit from my employer under the Federal Student Loan Repayment Program or under another employer-based student loan repayment program, can I also receive PSLF based on the same employment?**

Yes. You may receive benefits under both an employer loan repayment plan, including the Federal Student Loan Repayment Program and the PSLF Program for the same period of qualifying public service.

Unless you are receiving student loan repayment benefits under one of the student loan repayment programs administered by the U.S. Department of Defense, if your employer makes a single lump-sum payment that covers multiple monthly student loan payments, the lump-sum payment will count as only one qualifying monthly payment and might result in your loan being paid ahead. If you make subsequent payments during a period when you are paid ahead, those payments won't count toward PSLF.

If you're receiving student loan repayment benefits under a program other than one of the programs administered by the U.S. Department of Defense and you're working toward PSLF, ask your employer if the repayment benefit can be paid monthly, instead of being paid as a lump sum; you can receive credit for multiple scheduled monthly payments instead of just one.

[Learn more about the Federal Student Loan Repayment Program](#) [↗](#).

## Additional Links

### [Repayment Plans](#)

[Public Service Loan Forgiveness](#)

[Public Service Loan Forgiveness \(PSLF\) Help Tool](#)

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Figure out which repayment plan is best for you

Loan Simulator

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